

SUPPLEMENTAL DECLARATION FOR PATENT APPLICATION

COPY

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name:

I believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled Electronic Fund Transfer or Transaction System the specification of which

() is attached hereto.

(x) was filed on June 26, 1996

as Application Serial Number 08/670,599

and was

amended on June 7, 1999 and September 7, 1999

(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

Prior Foreign Application(s)

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>

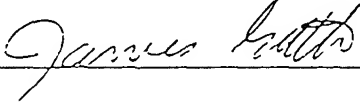
Prior United States Application(s)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
08/421,486	13 April 1995	Patented

All correspondence and telephone communications should be addressed to James G. Gatto, Esquire, 1101 Mountain Hope Court, Great Falls, Virginia 22066, telephone number (703) 757-5388.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature  Date 5/1/00

Full Name of
Sole Inventor GATTO James G.
Family Name First Given Name Second Given Name

Residence 1101 Mountain Hope Court, Great Falls, VA 22066

Citizenship U.S.A.

Post Office
Address Same as above.

JAMES G. GATTO, ESQ.
1101 Mountain Hope Court
Great Falls, VA 22066
Tel: (703) 757-5388